

1 9. A method for determining the collectability of check writers,
2 the method comprising:
3 storing a negative file in a database, the negative file including
4 negative information about each check writer of a plurality of check writers;
5 classifying each check writer into one of a plurality of categories;
6 modifying the negative file by removing the negative information for
7 each check writer classified within a pre-determined set of the categories and
8 retaining the negative information for each check writer not classified within the pre-
9 determined set of categories; and
10 labeling each check writer classified within the pre-determined set of
11 categories as collectible and labeling each check writer not classified within the pre-
12 determined set of categories as non-collectible.

al 1 10. The method of claim 9 wherein classifying each check writer
2 into one of the plurality of categories comprises:
3 receiving the negative information from the negative file;
4 processing the negative information to determine a score for each
5 check writer based on the negative information; and
6 classifying each check writer into one of the plurality of categories
7 based on the score of the check writer.

1 11. The method of claim 10 further comprising saving the modified
2 negative file as a scrubbed file.

1 12. A method for determining the collectability of a check writer,
2 the method comprising:
3 receiving negative information about the check writer from a database;
4 processing the negative information to determine a score;
5 classifying the check writer within one of a plurality of categories
6 based on the score; and

7 removing the negative information from the database if the category
8 into which the check writer is classified is one of a pre-determined set of categories.

1 13. The method of claim 12 further comprising saving the negative
2 information in a scrubbed file if the category into which the check writer is classified
3 is not one of the pre-determined set of categories.

1 14. A system for determining the collectability of check writers,
2 the system comprising:

3 a database containing a negative file, the negative file including
4 negative information of a plurality of check writers; and

5 a processor in communication with the database, the processor
6 operative to:

- 7 (a) classify individual check writers of the plurality of check
8 writers as one of a plurality of pre-determined categories,
9 (b) modify the negative file by removing the negative information
10 of the individual check writers classified within a pre-
11 determined set of the plurality of pre-determined categories
12 and retaining the negative information of the individual check
13 writers not classified within the pre-determined set of the
14 plurality of pre-determined categories, and
15 (c) label the individual check writers classified within a pre-
16 determined set of the plurality of pre-determined categories as
17 collectible and labeling the individual check writers not
18 classified within the pre-determined set of the plurality of pre-
19 determined categories as non-collectible.

1 15. The system of claim 14, the processor further configured to:
2 receive the negative information of the individual check writers from
3 the negative file;

4 determine scores of the individual check writers based on the negative
5 information; and
6 classify the individual check writers as one of the plurality of pre-
7 determined categories based on the scores of the individual check writers.

1 16. The system of claim 15, wherein the processor is further
2 configured to save the modified negative file as a scrubbed file.
